

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: COEN, CATHERINE L.

§ Case No. 09-29649

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court  
Dirksen Federal Courthouse  
219 S Dearborn Street, 7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

A hearing on the fee applications and any objections to the Final Report will be held at 1:30 pm on November 9, 2012 in Courtroom A, Lake County Courthouse, North Branch Court  
1792 Nicole Lane  
Round Lake Beach, IL 60073.

Date Mailed: 10/04/2012

By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: COEN, CATHERINE L.

§ Case No. 09-29649

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 119,480.00  
*and approved disbursements of* \$ 60,716.73  
*leaving a balance on hand of* <sup>1</sup> \$ 58,763.27

**Balance on hand:** \$ 58,763.27

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 58,763.27

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN E. GIERUM	7,063.91	0.00	7,063.91
Accountant for Trustee, Fees - Lois West, Popowcer Katten, Ltd.	989.00	0.00	989.00

Total to be paid for chapter 7 administration expenses: \$ 8,052.91

Remaining balance: \$ 50,710.36

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 50,710.36

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 50,710.36

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,488.88 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Volkswagen Credit	4,549.30	0.00	4,549.30
2	U.S. Bank N.A.	6,939.58	0.00	6,939.58

Total to be paid for timely general unsecured claims: \$ 11,488.88

Remaining balance: \$ 39,221.48

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 39,221.48

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 39,221.48

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.5% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$171.35. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$39,201.71.

Prepared By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Catherine L. Coen  
 Debtor

Case No. 09-29649-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: acox  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 9

Date Rcvd: Oct 05, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2012.

db  
 14312566 ++Catherine L. Coen, 38703 N Sheridan Road, Lot 178, Beach Park, IL 60099-3938  
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, PO Box 85015, Richmond, VA 23285)  
 14312567 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 15136189 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14312568 +E-mail/Text: bankruptcysupport@flagstar.com Oct 06 2012 00:25:59 Flag Star,  
 5151 Corporate Drive, Troy, MI 48098-2639  
 14312569 E-mail/Text: bankruptcysupport@flagstar.com Oct 06 2012 00:25:59 Flagstar Bank,  
 PO Box 371891, Pittsburgh, PA 15250-7891  
 14312570 E-mail/Text: bnckohlsnotices@becket-lee.com Oct 06 2012 00:25:23 Kohl/Chase,  
 N56 W1700 Ridgewood Drive, Menomonee Falls, WI 53051  
 14312572 E-mail/Text: vci.bkcy@vwcredit.com Oct 06 2012 00:25:51 Volkswagon Credit,  
 2333 Waukegan Rd., Deerfield, IL 60015  
 14821213 E-mail/Text: vci.bkcy@vwcredit.com Oct 06 2012 00:25:51 Volkswagen Credit,  
 1401 Franklin Blvd, Libertyville, IL 60048

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14312571\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, CB Disputes, PO Box 108, Saint Louis, MO 63116)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

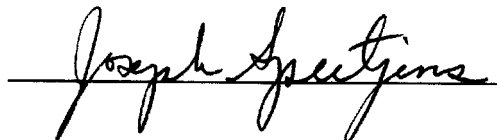
Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2012

Signature:



District/off: 0752-1

User: acox  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 9

Date Rcvd: Oct 05, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2012 at the address(es) listed below:

David M Siegel on behalf of Debtor Catherine Coen davidsiegellaw@hotmail.com,  
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com  
Joel P Fonferko on behalf of Creditor Flagstar Bank, FSB ND-Two@il.cslegal.com  
John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4